

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Kathleen Tyson Quah

Application No.: 10/815,190

Confirmation No.: 7517

Filed: March 31, 2004

Art Unit: 3696

For: REDUCING RISK IN A PAYMENT-BASED
TRANSACTION BASED UPON AT LEAST
ONE USER-SUPPLIED RISK PARAMETER
INCLUDING A CLEAN PAYMENT LIMIT (as
amended)

Examiner: F. Poinvil

Supplemental Amendment Under 37 C.F.R. § 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Madam:

The present communication responds to the Office Action dated October 31, 2008 in the above-identified application. Please amend the application as follows:

Amendments to the Specification are reflected on page 2.

Amendments to the Claims are reflected in the listing of claims beginning on page 3.

Amendments to the Abstract are reflected on page 12.

Remarks begin on page 13 of this paper.